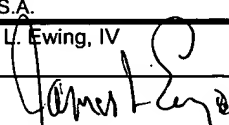


04-07-00

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<b>UTILITY PATENT APPLICATION TRANSMITTAL</b>		Attorney Docket No. 39440-2						
		First Named Inventor Dushyant Sharma						
		Title <b>Electronic Bill Presentment And Payment Systems And Processes</b>						
		Express Mail Label No. EM216268784US						
APPLICATION ELEMENTS		ADDRESS TO:						
See MPEP chapter 600 concerning utility patent application contents.		Assistant Director for Patents Box Patent Application Washington, DC 20231						
1. <input checked="" type="checkbox"/> Specification Total Pages 68 (preferred arrangement as set forth below) - Descriptive title of the Invention - Cross References to Related Applications - Statement Regarding Fed sponsored R & D - Reference to Microfiche Appendix - Background of the Invention - Brief Summary of the Invention - Brief Description of the Drawings (if filed) - Detailed Description - Claim(s) - Abstract of the Disclosure		5. <input type="checkbox"/> Microfiche Computer Program (Appendix) 6. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary) a. <input type="checkbox"/> Computer Readable Copy b. <input type="checkbox"/> Paper Copy (identical to computer copy) c. <input type="checkbox"/> Statement verifying identity of above copies						
2. <input checked="" type="checkbox"/> Drawing(s) (35 USC 113) Total Sheets 78 3. <input checked="" type="checkbox"/> Oath or Declaration Total Pages 2 a. <input type="checkbox"/> Unexecuted (original or copy) b. <input type="checkbox"/> Copy from a prior application (37 CFR 1.63(d)) (for continuation/divisional with box 17 completed) (Note Box 4 below) i. <input type="checkbox"/> <b>DELETION OF INVENTOR(S)</b> Signed statement attached deleting inventor(s) named in the prior application, See 37 CFR 1.63(d)(2) and 1.33(b)		<b>ACCOMPANYING APPLICATION PARTS</b>						
4. <input type="checkbox"/> Incorporation By Reference (usable if Box 3b is checked) The entire disclosure of the prior application, which a copy of the oath or declaration is supplied under Box 3b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.								
7. <input checked="" type="checkbox"/> Assignment Papers (cover sheet & document(s)) 8. <input type="checkbox"/> 37 CFR 3.73(b) Statement <input type="checkbox"/> Power of Attorney (when there is an assignee) 9. <input type="checkbox"/> English Translation Document (if applicable) 10. <input type="checkbox"/> Information Disclosure <input type="checkbox"/> Copies of IDS Statement (IDS)/PTO-1449 Citations 11. <input type="checkbox"/> Preliminary Amendment 12. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503) 13. <input checked="" type="checkbox"/> Small Entity <input type="checkbox"/> Statement filed in prior application, Status still proper and desired 14. <input type="checkbox"/> Certified Copy of Priority Document(s) (If foreign priority is claimed) 15. Other: <input checked="" type="checkbox"/> 1 Checks totaling \$1,288.00 During the pendency of this application, the Commissioner is hereby authorized to credit overpayments or charge any additional fees under 37 CFR 1.116 and 1.117 to Deposit Account No. 11-0855								
16. If a <b>CONTINUING APPLICATION</b> , check appropriate box and supply the requisite information below and in a preliminary amendment: <input type="checkbox"/> Continuation <input type="checkbox"/> Divisional <input type="checkbox"/> Continuation-in-part (CIP) of prior application No.: Prior application information: Examiner: Group/Art Unit: <b>For CONTINUATION or DIVISIONAL APPS only:</b> The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 4b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.								
17. FEE CALCULATIONS								
<b>CLAIMS</b>	For		Number Filed		Extra		Rate	Calculations
	Total Claims		51	- 20	=	31	x \$18 =	\$ 558.00
	Indep. Claims		19	- 3	=	16	x \$78 =	\$ 1248.00
	Multiple Dependent Claims (if applicable)						+ \$260 =	\$
			Basic Fee (37 CFR 1.16)				\$ 690.00	
			Total Calculations				\$ 2496.00	
		Reduced by 50% for filing small entity (Note 37 CFR 1.9, 1.27, 1.28).				\$ 1248.00		
Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40 per property								\$ 40.00
<b>TOTAL:</b>								\$ 1288.00
<input checked="" type="checkbox"/> Customer Number or Bar Code Label Customer No: 23370								<input type="checkbox"/> Correspondence address below
18. CORRESPONDENCE ADDRESS								
Name		John S. Pratt, Esq.						
		KILPATRICK STOCKTON LLP						
Address		1100 Peachtree Street, Suite 2800						
City		Atlanta		State		GA		Zip Code 30309-4530
Country		U.S.A.		Telephone		404.815.6367		Fax 404.815.6555
Name (Print/Type)		James L. Ewing, IV				Registration No.		30,630
Signature						Date 4/6/00		April 6, 2000

IN THE U.S. PATENT AND TRADEMARK OFFICE

Applicant: Dushyant Sharma

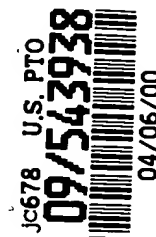
U.S. Application No.: not yet assigned

Filed: April 6, 2000

Attorney Docket No.: 39440/199992

For: Electronic Bill Presentment And Payment Systems and Processes

Assistant Director for Patents  
Box Patent Application  
Washington, DC 20231



**CERTIFICATE OF MAILING (37 CFR 1.10)**

I hereby certify that this UTILITY PATENT APPLICATION TRANSMITTAL, along with any paper referred to as being attached or enclosed, is being deposited with the United States Postal Service on the date shown below in an envelope as "Express Mail Post Office to Addressee" service under 37 CFR 1.10, Mailing Label Number EM216268784US addressed to Assistant Director for Patents, Box Patent Application, Washington, DC 20231.

  
Donna Robinson

Date: April 6, 2000